Housing and Infrastructure

Phase One Consultation: National Strategy to Achieve Gender Equality

# Introduction

Gender equality is at the heart of the Australian Government’s vision for a better future, and the Government is committed to restoring Australia’s leadership on gender equality.

The Government will develop a National Strategy to Achieve Gender Equality (the Strategy) to drive this ambition.

## What will the Strategy do?

The Strategy will guide whole of community action to help make Australia one of the best countries in the world for equality between women and men. It is an important mechanism to elevate and prioritise actions that will achieve gender equality.

The Strategy will complement other efforts across Government to achieve gender equality, including:

* the [*National Plan to End Violence against Women and Children 2022–32*](https://www.dss.gov.au/women-programs-services-reducing-violence/the-national-plan-to-end-violence-against-women-and-children-2022-2032) (National Plan)
* the Government’s response to the Australian Human Rights Commission’s [Respect@Work Report](https://humanrights.gov.au/our-work/sex-discrimination/publications/respectwork-sexual-harassment-national-inquiry-report-2020)
* the[*National Women’s Health Strategy 2020–2030*](https://www.health.gov.au/resources/publications/national-womens-health-strategy-2020-2030)

It will also support the work of similar state and territory plans.

## How will the Strategy be developed?

The Government will deliver the Strategy by mid-2023.

The Office for Women will develop the Strategy in consultation with women and girls around Australia, with a focus on ensuring that diverse voices are heard and included.

The Government has also established the Women’s Economic Equality Taskforce (the Taskforce) to provide independent advice to Government, ensuring women are at the centre of policy and decision-making. The Taskforce will be a leading contributor to the Strategy, and as part of this will engage broadly with the Australian community to elevate and honour the voices of women in the Strategy.

The six [National Women’s Alliances](https://www.pmc.gov.au/office-women/grants-and-funding/national-womens-alliances) will also play a key role in informing the development of the Strategy.

# Consultation

Consultations will reach people with lived experience of gender inequality, living with disability, First Nations people, people who are LGBTQIA+, migrant and refugee people, those living in regional and remote areas and people from all backgrounds and classes.

The consultation will be undertaken in **two stages.**

Starting in November 2022, the Office for Women will lead targeted national consultations to inform the early development of the Strategy. These will take place across Australia and include discussions with a range of stakeholders, including gender experts, academics, economists, women’s alliances, the community sector, unions and business.

In early 2023, broader community consultations will provide an opportunity for people to share their views of how we achieve gender equality and how this should be reflected in the Strategy.

The Strategy will draw from a comprehensive evidence base, and reflect public commentary, recent consultations and submissions to government. It will draw from contemporary research and reports, including those prepared for the [Jobs and Skills Summit and resulting Employment White Paper](https://treasury.gov.au/employment-whitepaper/jobs-summit).

Further information on consultation will be provided on the Office for Women’s [webpage](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality).

For further information or to express interest in being included in consultation, please contact: [OFWengagement@pmc.gov.au](mailto:OFWengagement@pmc.gov.au)

# Current situation

(Note: The research and evidence outlined in this paper are not intended to be comprehensive, instead it is used to facilitate consultation.)

* The Government provides around $1.6 billion each year to the states and territories to fund homelessness and housing services and programs through the National Housing and Homelessness Agreement (NHHA).
* The Productivity Commission (PC) recently completed a study review into the NHHA and found it was ineffective. Australia is facing challenges around housing affordability and housing stress including people on low incomes spending a large share of their income on rent, rising demand for social housing, more people seeking help from homelessness services, and more people being turned away.[[1]](#footnote-2)
* A 2022 Suicide Prevention Australia survey found that housing access and affordability was the third greatest contributor to suicide rates in Australia over the next 12 months (72 per cent up from 51 per cent in 2020).[[2]](#footnote-3)
* Various economic and social factors, such as the gender pay gap and family and domestic violence (FDV), mean that women in Australia are at increased risk of housing insecurity and are less likely to own a property than men.
* The PC Review also identified that housing stress for women may be underreported because existing measurements focus on direct housing costs. Women are more likely to accept inadequate or inappropriate housing that is cheaper, but is located further away from employment options and services—such as childcare, health care and disability service providers—leading to greater costs for energy, transport, and other costs.[[3]](#footnote-4)
* Housing challenges are particularly acute for women impacted by FDV, First Nations people, older people, young people, people with disability, single parents with school-aged children, and people from first-generation, non-English speaking migrant backgrounds. There are intersectional impacts for women in these groups.

## Government housing initiatives

* In response to these housing pressures, the Government is implementing a comprehensive housing reform agenda, which includes establishing a $10 billion Housing Australia Future Fund to help build:
* 20,000 new social housing dwellings, and allocating 4,000 of them to women and children impacted by FDV and older women at risk of homelessness; and
* 10,000 new affordable housing dwellings, including for frontline workers in professions with majority women participation such as nurses and cleaners.
* The Government has also announced a new National Housing Accord, an agreement with all levels of government and key players in the industry, which includes a target of one million new well-located homes over five years from 2024.
* Under the Accord, the Government will provide $350 million to deliver an additional 10,000 affordable homes over five years from 2024, to be built on by the states and territories for a total of 20,000 new affordable dwellings.
* The Government has also committed to:
* expand the remit of the National Housing Infrastructure Facility to more flexibly deploy up to $575 million to unlock over 5,500 projected new dwellings, accelerate housing supply, and seek to attract more institutional capital to the sector;
* develop a new National Housing and Homelessness Plan to set out short, medium and long term housing and homelessness policy;
* establish a National Housing Supply and Affordability Council to independently advise the Government on housing policy;
* establish the Regional First Home Buyer Guarantee, which commenced on 1 October 2022, and will help 10,000 first home buyers in regional Australia to buy a home; and
* establish the Help to Buy scheme, to assist people on low to moderate incomes to purchase a new or existing home with an equity contribution from the government. This will mean a smaller deposit, a smaller mortgage, and smaller mortgage repayments.
* The Government introduced the Home Guarantee Scheme in January 2020, which assists people to overcome the deposit hurdle to purchase a home. To date, it has supported proportionately more single female buyers (54 per cent) relative to the broader first home buyer market (46 per cent).[[4]](#footnote-5)
* The Family Home Guarantee supports eligible single parents with at least one dependent to purchase a home sooner, with a deposit as little as 2 per cent. To date, 84 per cent of buyers who purchased a home under this scheme were single women with dependent children.

## Homelessness

* Against a backdrop of an ageing population, declining home ownership across all age cohorts, and continued and accumulative economic disadvantage experienced by women, the number of women experiencing and at risk of homelessness is expected to continue to increase.
* FDV is the leading cause of homelessness for women. Approximately 9,120 women a year become homeless after leaving their homes due to FDV and being unable to secure long‑term housing.[[5]](#footnote-6)
* ABS Census data shows that older women were the fastest growing demographic experiencing homelessness, increasing by 31 per cent between 2011 and 2016. Per Capita estimates that current trends of homelessness in older women will see 15,000 homeless women aged over 55 by 2030.[[6]](#footnote-7)
* Young people make up around 21 per cent of the homeless population, and while there are similar rates of reported homelessness among women and men, there are important intersections between young women’s’ experiences of sexual assault and safe housing. Many young women experiencing homelessness have experienced sexual assault in their home by a perpetrator known to them.[[7]](#footnote-8)
* Women also experience homelessness differently to men, as they often find themselves at risk of homelessness with children and are likely to be underrepresented in official homelessness statistics. Women are less likely than men to sleep rough, and more likely to stay temporarily with family and friends, access emergency shelter, or sleep in their cars.[[8]](#footnote-9)

## Crisis and transitional housing

* According to the Australian Institute of Health and Welfare: [[9]](#footnote-10)
* Clients in short-term or emergency accommodation are more likely to be female.[[10]](#footnote-11)
* 1 in 4 SHS clients in June 2022 were First Nations people and 16.7 per cent of all SHS clients in June 2022 were First Nation women.[[11]](#footnote-12)
* 1 in 3 SHS clients in 2020-21 were living in single-parent families with one or more children,[[12]](#footnote-13) and 39 per cent of them were headed by women (compared with 23 per cent of men).[[13]](#footnote-14)
* In 2020–21, the number of SHS clients experiencing FDV increased: 42 per cent of all SHS clients experienced FDV in 2020-21 compared with 114,800 in 2016–17.[[14]](#footnote-15) 77 per cent of these clients were female, and 23 per cent were male.[[15]](#footnote-16)
* The largest gap in accommodation service provision for persistent service users is meeting long-term housing needs.[[16]](#footnote-17)
* The use of Specialist Homelessness Services (SHS) by disadvantaged and marginalised groups is increasing above the broader population average. The overall number of people seeking SHS assistance increased on average by 1.8 per cent per year between 2011–12 and 2020–21, whereas over the same period: [[17]](#footnote-18)
* the number of SHS clients identifying as Aboriginal and Torres Strait Islander peoples increased by an average of 5.9 per cent each year, which is three times faster than the SHS population.
* the number of SHS clients aged 55 and above increased by an average of 5.8 per cent each year, which is three times faster than the SHS population.

## Social and affordable housing

* The Australian Human Rights Commission estimates that there is a deficit of 651,300 social and affordable homes in Australia and it may reach 1,024,000 by 2036, based on rental stress numbers in the 2016 census.[[18]](#footnote-19)
* Women make up the majority of all occupants, and older occupants, in public and community housing. During 2019–20, females accounted for 59 per cent of public housing and 59 per cent of community housing occupants aged 65 and over.[[19]](#footnote-20)
* Indigenous specific housing comprises 6.9 per cent of all social housing dwellings. As of June 2020, around 14.7 per cent of all social housing households included an Indigenous member.[[20]](#footnote-21)
* Despite an increase in the net supply of social housing dwellings between 2017 and 2021 of 3,975 dwellings, Indigenous specific housing has fallen by 1,184 dwellings over the same period.[[21]](#footnote-22)
* In 1986, the Women’s Business Report identified a number of key issues and barriers frustrating First Nations women’s realisation of housing in Australia, which included a chronic shortage of housing and severe overcrowding; inappropriate design and size of houses for First Nations families; a low standard of maintenance on existing housing; and long waiting lists for social housing. These barriers remain the same more than 30 years later.[[22]](#footnote-23)
* Early work with linked data (during the pilot phase of the National Disability Data Asset) shows that people with disability are disproportionately reliant on public and social housing.[[23]](#footnote-24)
* Inappropriate or non-accessible housing extends waiting times for people with disability. This is a particular challenge for people with disability who are medically ready to be discharged from hospital, but unavailability of accessible housing may result in them staying in hospital for longer than required.
* The statutory review into the operation of the *National Housing Finance and Investment Corporation Act 2018* (NHFIC Act) estimates that a total capital investment of around $290 billion will be required over the next two decades to meet the current and projected shortfall of social and affordable housing dwellings. The review also found that NHFIC cannot alone fill the social and affordable housing gap, and that a vibrant private financing market is needed.[[24]](#footnote-25)

## Private rental

* Since 2021, rental vacancies and rent prices are seeing a rapid divergence. Average rental prices are increasing by over $100 on average and rental vacancies are hitting historic lows. CoreLogic data shows regional rents have risen by over 25 per cent and capital city rents are up by 18 per cent since the onset of the pandemic.[[25]](#footnote-26) Rental price pressures coupled with near record low in rental vacancy rates continue to reduce rental affordability and add to rental stress.
* Poor rental affordability is a driver of disadvantage.[[26]](#footnote-27) An increasing number of low-income households are facing heavy rent burdens as they spend a higher proportion of their income on rent than the median renter. There are a little over one million households in the private rental market who fall in the bottom 40 per cent of the (equivalised household) income distribution.
* On average, people in these low income households spend almost 40 per cent of their disposable income on rent. This is nearly double the level of other households, and it has been steady at this level for the past two decades.[[27]](#footnote-28)
* Two-thirds of these households experience rental stress, meaning that they spend more than 30 per cent of their disposable income on rent. A quarter of these households spend over half their income on rent. [[28]](#footnote-29)
* Housing affordability and security substantially impacts quality of life for women living in private rentals.[[29]](#footnote-30) Women report challenges finding affordable and appropriate housing, and also a rental experience characterised by rental insecurity. Living in an insecure housing sector has financial, physical and mental health and emotional costs.
* A study has shown 18 per cent of single older women are renting and 45 per cent of older women who rent spent more than 30 per cent of their income on rent.[[30]](#footnote-31)
* The number of older Australians who rent is projected to increase over the next decade due to declining home ownership and growing mortgage debt.[[31]](#footnote-32)
* Although discrimination on the basis of age, disability, race, sex or other protected attributes is illegal, some people continue to experience discrimination in the private rental market.[[32]](#footnote-33)
* While socio-economic status is a key category of discrimination in the private rental sector, experiences vary for people with diverse and intersecting experiences, and particularly older people, migrants and refugees, diverse women, LGBTIQA+ people, and people with disability.[[33]](#footnote-34)
* The issues of unaffordable rents, unhealthy housing, and insecure tenure compound the impacts of discrimination and disadvantage for marginalised tenants.
* Renters of lower socio-economic status experience discrimination across the life course, and so do students, single mothers, older single renters, and families with children, on the assumption of a low socio-economic status.[[34]](#footnote-35) People who have experienced FDV also experience discrimination.[[35]](#footnote-36)
* Discrimination is also significant issue for First Nations people, members of established ethnic minority groups, and new migrants and refugees in Australia.[[36]](#footnote-37)
* Discrimination and racial stereotyping can be a barrier to obtaining suitable rental housing, with material impacts on First Nations peoples’ health and wellbeing.[[37]](#footnote-38)
* Precarious tenancies are also a key issue for renters, impacting on peoples’ wellbeing.[[38]](#footnote-39) Young single mothers identified a link between precarious housing and generalised stress, anxiety and depression, impacting their parenting capacity and ability to participate in employment, education, training and the general community.[[39]](#footnote-40)
* Single, older, non-home-owning women also experience precarity of tenure, and increased anxiety from threats to continuity of housing.[[40]](#footnote-41)

## Home ownership

### Rates of home ownership

* Home ownership rates have declined across all age cohorts in Australia over recent decades. Typical house prices used to be about four times median incomes, but they are now more than eight times median incomes, and more in Melbourne and Sydney.[[41]](#footnote-42)
* With the growth in house prices, it now takes longer for the average household to save for a home loan deposit. Men on average have a greater potential to accumulate a deposit faster than women, and have a greater rate of dwelling ownership than women.
* Based on the average full-time weekly earnings data for men and women, men are able to save a 20 per cent deposit on the current median dwelling value after 79 months, compared to 91 months for women.[[42]](#footnote-43)
* Sole male property buyers are more likely to own detached houses (men own 28.5 per cent of houses and partially own 76 per cent of houses, compared with women who own 24 per cent of houses and partially own 71.5 per cent of houses) while sole female buyers were more likely to own units. The ten‑year annualised growth rate in Australia of houses is higher (6.2 per cent per year) than for units (4.1 per cent per year).[[43]](#footnote-44)
* Separation also impacts women’s rates of home ownership. Where women retain a share of their home after divorce, most fall out of home ownership because they cannot afford the mortgage. Sole women have the lowest rate of home ownership (24.4 per cent of properties have a sole female owner, while 27.5 per cent of properties have a sole male owner), despite being over‑represented in single households and single parent households.[[44]](#footnote-45)

### Housing debt and mortgage repayments

* The amount of housing debt in Australia is high as house prices rose faster than income over recent decades, coupled with an environment of rising interest rates more recently.
* Total mortgage repayments have risen rapidly as a share of income across all capital cities. Average mortgage payments in Sydney have increased from 44.3 per cent of gross income in 2020 to 53.4 per cent of gross income in May of 2022. Mortgage holders in Hobart experienced the sharpest increase in mortgage repayments as a percentage of income, increasing by 9.6 percentage points over the period.

# Drivers of gender inequality

Research and stakeholder feedback to date, but are not limited to, suggests the following drivers of gender inequality in housing security:

* The broader drivers of housing unaffordability and inaccessibility across Australia, such as low social and affordable housing stock and challenges in increasing housing supply, have particular impacts on women as they face additional barriers in securing housing.
* There are complex and structural drivers of housing insecurity for women, such as the gender pay gap across working life, greater burden of unpaid work and disrupted employment, greater economic consequences from divorce and separation, lower wealth accumulation and superannuation balances, and the impacts of FDV. There are intersectional impacts for women from marginalised and disadvantaged groups.
* Access to secure, affordable and safe long-term housing that is inclusive and culturally‑appropriate delivers significant economic and social benefits—including improved health and wellbeing, social connection, education and retirement outcomes, and greater workforce participation. Housing is key for women to be able to leave and recover from FDV.
* Home ownership is also a key source of wealth accumulation in Australia and a pillar of retirement, which is particularly important given women have longer life expectancy than men.
* As such, the high representation of women from a diversity of backgrounds and economic circumstances accessing specialist homelessness services and occupying social housing, as well as the lower rates of property ownership among women, are key barriers to gender equality in Australia.

# Discussion

We ask that you contribute your views on:

1. What are the drivers of gender inequitable outcomes in access to secure, affordable, long‑term housing?
2. What are the barriers to achieve greater gender equitable outcomes across housing spectrum?
3. What are some concrete policy options that should be considered as part of this Strategy, and under the Government’s housing reform agenda, to achieve more gender equitable outcomes in access to secure, affordable, long‑term housing?
4. What will success look like and how can it be measured and evaluated?

We are mindful of the need to ensure the rich variety of lived experiences of people in Australia are captured during this consultation process. This includes hearing from those who:

* are living with disability;
* are First Nations people;
* are people who are part of the LGBTQIA+ community;
* are migrants and refugees;
* are people of colour;
* are living in regional and remote areas;
* are of different ages and life stages, education levels, migration status, and/or socio-economic background;
* have experience of trauma; as well as
* all other factors that may impact people’s experience of gender equality or inequality.

1. Productivity Commission (2022)  [*In Need of Repair: The National Housing and Homelessness Agreement*](https://www.pc.gov.au/inquiries/completed/housing-homelessness/report/housing-homelessness.pdf), p 2. [↑](#footnote-ref-2)
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3. Productivity Commission (2020) [*In Need of Repair: The National Housing and Homelessness Agreement*](https://www.pc.gov.au/inquiries/completed/housing-homelessness/report/housing-homelessness.pdf), p 88. [↑](#footnote-ref-4)
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5. Equity Economics (2021), [*https://www.equityeconomics.com.au/report-archive/nowhere-to-go-the-benefits-of-providing-long-term-social-housing-to-women-that-have-experienced-domestic-and-family-violence*](https://www.equityeconomics.com.au/report-archive/nowhere-to-go-the-benefits-of-providing-long-term-social-housing-to-women-that-have-experienced-domestic-and-family-violence), p 5. [↑](#footnote-ref-6)
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10. AIHW (2019) [*People in short-term or emergency accommodation: a profile of Specialist Homelessness Services clients*](https://www.aihw.gov.au/reports/homelessness-services/people-short-term-or-emergency-accommodation-shs/summary). Data is for people who sought assistance from SHS between 1 July 2011 and 30 June 2015. [↑](#footnote-ref-11)
11. Australian Institute of Health and Welfare (AIHW) (2022) [*Specialist Homelessness Services: Monthly data*](https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data/data), Australian Government, accessed on 16 November 2022. [↑](#footnote-ref-12)
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15. AIHW (2022) [*Specialist homelessness services annual report 2020-21: Clients who have experienced family and domestic violence*](https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/clients-who-have-experienced-family-and-domestic-violence). [↑](#footnote-ref-16)
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25. CoreLogic data released in November 2022. [↑](#footnote-ref-26)
26. Productivity Commission (2019) [*Vulnerable Private Renters: Evidence and Options*](https://www.pc.gov.au/research/completed/renters/private-renters.pdf), Productivity Commission Research Paper, p 6. [↑](#footnote-ref-27)
27. Ibid, p 4. [↑](#footnote-ref-28)
28. Ibid, p 6. [↑](#footnote-ref-29)
29. Power E (2020) [*Older Women in the Private Rental Sector: Unaffordable, Substandard and Insecure Housing*](https://researchdirect.westernsydney.edu.au/islandora/object/uws:56836), Western Sydney University, p 12. [↑](#footnote-ref-30)
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34. Ibid, p 27 and 32. [↑](#footnote-ref-35)
35. Ibid, p 35. [↑](#footnote-ref-36)
36. Ibid, p 38. [↑](#footnote-ref-37)
37. Productivity Commission (2020) [*In Need of Repair: The National Housing and Homelessness Agreement*](https://www.pc.gov.au/inquiries/completed/housing-homelessness/report/housing-homelessness.pdf), p 415. [↑](#footnote-ref-38)
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43. Ibid, p 22. [↑](#footnote-ref-44)
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